

LOS ANGELES BUSINESS JOURNAL

on the web

August 30, 2004

Woman making a difference profile: Kimberly Michel

Ellen Russell

"I feel so lucky to be in a position where I can make a difference," said Kimberly Michel of Michel Financial Group. "I have a great firm with terrific people in it, a family that brings me joy and a circle of friends that balance my life. I preach balance to those in my office--and giving back to others who are not advantaged. The notion of making a difference is a value that makes you feel good every day."

Michel and the financial professionals in her office represent Massachusetts Mutual Life Insurance Company (MassMutual), which is part of the MassMutual Financial Group, an organization comprised of member companies with more than \$285 billion in assets under management as of year-end 2003.

Her staff is expert in meeting the financial needs of their clients--whether it be investments, life insurance, annuities, disability income protection, long-term care insurance or trust and estate planning. Michels' firm has led the country's 84 agency system in generated premium the last two years. Kimberly Michel is a woman making a difference.

As head of the 55 person Michel Financial Group, she has achieved success in her business by focusing on the needs of her clients and consistently delivering the combination of financial products and personal service that is expected in the competitive financial services industry. At no time has she lost site of integrity and the sensitivity to people needs.

Michel is delighted with her business success; she also aspires to make her community a better place.

As part of her personal commitment to Los Angeles, she has established a 20-member Women's Advisory Board, composed of top female executives locally. The aim of the board is to promote philanthropic projects in town.

One of those projects will take center stage this fall when Michel's agency is the local sponsor of a dramatic, national photographic exhibit call "GameFace: What Does a Female Athlete Look Like?" The September 8–November 16 exhibit at USC's Fisher Gallery features photos of women representing all ages, shapes and degrees of physical prowess from an 1890's cyclist, wearing a corset to Brandi Chastains's dramatic celebration of her team's sudden–death World Cup victory. Michel and her board are hosting 300 girls at the Gallery on September 18th. Many of the girls will be local Girl Scouts who will have studied the "GameFace" school curriculum this summer that uses the exhibit images to teach children about body image, sportsmanship, competition, determination and inclusion.

The long–term objective of Michel's Women's Advisory Board is to help achieve greater financial literacy for girls and women. She and her board are discussing the sponsorship of financial seminars for women of all ages on a wide variety of topics.

The focus of one of the seminars might be children, saving a dollar and describing the basic function of a checking account while another seminar might cover topics such as investments, long–term and money management for older women and divorcees.

The Michel Financial Group is heavily involved in the MassMutual philanthropic program called LifeBridge. This program provides a free \$50,000 term life insurance policy to eligible individuals who are: between 19–42, permanent residents or US citizens, family income between \$10,000 and \$40,000 annually and meet underwriting criteria. MassMutual pays the premiums and if the insured individual dies during the policy period, \$50,000 death benefit is put in trust for educational expenses for the surviving children.

Some of the recipients of these policies will be: The Boys and Girls Club, Habitat for Humanity and other non–profit organizations that Michel Financial is working with. To date over \$600,000 worth of life insurance has been put in trust.

In her professional and personal life, Kimberly Michel aims for the absolute best of her clients, herself and the Los Angeles community. A name that has become synonymous with superior service, personal integrity, and expertise in the insurance industry, Michel Financial Group is one of the preeminent firms of its kind in Southern California, serving clients in a broad range of professions and industries.

Michel has become a major player in Estate Planning and Charitable Gift Planning for her affluent clients and in conjunction with animal organizations providing for planning for preservation and well being for animals and their futures.

She has worked extensively with the Humane Society of the United States and participated as a major sponsor for the Genesis Awards. Many pet owners want to give disposable income to sanctuaries such as Paradise Ranch Country Club for Dogs. Kim is offering seminars at these sanctuaries, to educate concerned owners about proper planning for their pets.

Michel was recently quoted in Germany's "Der Spiegel Magazine" (country's equivalent to Time Magazine), which ran a story on the topic following brief coverage in Business Week Magazine. These events prompted a sponsorship at the "Animal Wellness Expo" at the Rose Bowl, this past June. Her firm is also providing education/financial articles for publications, one of which is the Humane Society of the United States.

Believing that people, not policies, are what make the difference in the insurance business, Michel Financial Group takes pride in the longstanding relationships they develop with clients. "The longer I am in business, the more convinced I become that there is absolutely no substitute for treating people any differently than I would like to be treated--whether it is client, associate or staff," says Michel.

"The key to success in business is recognizing that there is no key to success other than having superb technical skills and a personal passion for your work, day in and day out."

Ellen Russell, Marketing Director, at Michel Financial Group, may be reached at: ehrussell@finsvcs.com for any information about the firm.

COPYRIGHT 2004 CBJ, L.P.
COPYRIGHT 2004 Gale Group